

## Prémiový dluhový cenný papír DivDAX EXPRESS

ISIN: XS1863244981

## Overview

Date: 2019/12/13 00:00:00	
<b>Bid</b>	<b>Ask</b>
103.25	-
<b>Difference</b>	0.00% (0.00)
<b>General attributes</b>	
<b>Type of bond</b>	Structured bonds and notes
<b>Bond style</b>	senior
<b>Issuer type</b>	financial institution
<b>Country of issue</b>	CH
<b>Current coupon</b>	0.000%
<b>Coupon style</b>	floating
<b>Coupon payment date</b>	2019/09/27
<b>Coupon payment period</b>	at maturity
<b>Yield to maturity p.a. (before capital gains tax)</b>	-
<b>Value date</b>	2018/09/27
<b>Maturity</b>	2023/09/27
<b>Repayment value</b>	0.00
<b>Currency</b>	CZK
<b>Nominal value</b>	10,000
<b>Capital gains tax</b>	-
<b>Accrued Interest</b>	0.00
<b>Investor tolerance</b>	5 (scale 1-7)
<b>Last trading day</b>	2023/09/19

➤ **Basic bond documents (prospectuses, supplements,..)**

**PDF Downloads**

CZ Performance report



CZ Flyer



The chart is composed of values which are the arithmetic average values of bid / ask (MID) from previous working day. Performances under 12 month have only little informative value. Information about previous performance does not guarantee future performance.

Source: Česká spořitelna, a. s.

**+** Advantages

**Why buy the Prémiový dluhový cenný papír DivDAX EXPRESS?**

- The option of obtaining an attractive annual yield of 4.2% (see Note 1).
- The Premium Bond can be automatically repaid early with the payout of an interesting yield of 4.2% (see Note 1) already after the first year or at subsequent annual observations.
- The DivDAX stock index is a high quality diversified index including German companies with the highest

**!** Details you should be aware of

- The Premium Bond does not guarantee a return on the invested amount and the investor could lose the whole investment or part of it.
- The Premium Bond holder bears the issuer's credit risk.
- The annual yield is paid out in a single sum for the entire duration of the Premium Bond at the maturity date or at its early repayment.
- If the index value falls below the 50% barrier of its initial value (see Note 2) at the date of fixing the closing value, no yield shall be paid out at the

➤ CZ Key Information Documents

- dividend yield of the major German DAX stock index.
- Interesting 50% barrier level of the initial value (see Note 2) of the DivDAX index for the payout of the nominal value of the Premium Bond at its maturity date.
- Barrier for automatic early repayment decreasing over time: 100% (after a year), 90% (after two years), 80% (after three years) and 70% (after four years).
- Issuer costs: about 0.20% p.a., you will find the precise expression in the Notification of Key Information
- Electronic version of the prospectus is published on the Issuer website [www.credit-suisse.com](http://www.credit-suisse.com) or on [www.investicnicentrum.cz/prospekty](http://www.investicnicentrum.cz/prospekty).
- Electronic version of the Notification of Key information is published on the website <https://docs.credit-suisse.com/>.

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*Note 1: Any yields from the Premium Bond are paid out in a lump sum at its automatic early or regular maturity date, the consolidated interest is not claimed.*

*Note 2: The initial value will be calculated by DivDAX index provider based on the closing prices of the underlying assets on 21 September 2018.*

- maturity date and the Premium Bond holder loses more than 50% of invested money.
- The product is subject to English law. The prices are quoted in percentages of the nominal value. The buying price means the client is selling, the selling price means the client is buying.
- If you make use of an investment consultancy portfolio, ask your banker or investment specialist to assess whether this product could become part of your investment portfolio.
- The Premium Bond is subject to English law.
- The nominal value of one Premium Bond is: CZK 10,000
- Minimum investment: 1 piece
- Currency: Czech crown (CZK)
- Issuer: Credit Suisse AG ( S&P's A / Moody's A1 / Fitch A)
- Underlying asset: DivDAX (ISIN DE000A0C33C3) stock index
- Annual yield: 4.2%
- Subscription period: 5 September 2018 (9.00) – 21 September 2018 (16.00)
- Price at subscription: 100.00%, free of charge
- Initial value fixing date: 21 September 2018
- Closing value fixing date: 21 September 2023
- Dates of possible automatic early repayment: 27 September 2019, 25 September 2020, 27 September 2021, 27 September 2022
- Comparative values for automatic early repayment: see the leaflet
- The barrier for the payout of the Premium Bond nominal value at its maturity date: 50% of the fixed initial value (see Note 2) of the DivDAX index as at the date of fixing its closing value
- Distributor's costs valid at the issue date: about 0.40% p.a., you will find the precise expression in PDCP DivDAX EXPRESS Purchase Agreement
- Price for the provision of early redemption: 2% of the transaction volume

## Description

Are you attracted by the opportunity to obtain an interesting yield? Do you trust the force and long-term growth of the German economy and German companies operating globally, but still worry about increased price fluctuation of their financial instruments? If you rank among more experienced investors looking for an interesting investment opportunity to high quality German companies which pay out high dividend yields then you might be interested in an investment to Prémiový dluhový cenný papír DivDAX EXPRESS.

**The five-year Prémiový dluhový cenný papír EURO STOXX 50 EXPRESS 2 with the option of automatic early repayment makes it possible to obtain an attractive annual yield fixed at 4.25% (see Note 1).**

The total yield that can be achieved is as much as 21% of its five-year duration. The payout of the yield and its nominal value is based on the trend of the German DivDAX stock index including companies with the highest dividend yield. The structure of Prémiový dluhový cenný papír DivDAX EXPRESS also allows its automatic early repayment and payout of an attractive yield even if there is a fall in the DivDAX index. The Premium Bond may already come to an end after the first year and subsequently every year for its duration until its maturity.

The DivDAX index is a price index which includes 15 shares of German companies with the highest dividend yield from the main German DAX stock index. It is adjusted once a year and the highest weight of one share is 10%. The index consists predominantly of global companies. Their sectors cover a broad spectrum of the car or chemical industry, energy, insurance and financial services, media, pharmacy or air transport. The index includes the following companies: Allianz, Siemens, BASF, Daimler, Bayer, Deutsche Telekom, Linde, Muenchener Rueckversicherung, Deutsche Post, BMW, Deutsche Boerse, E.ON, Vonovia, Lufthansa Group and ProSiebenSat.1 Media. The DivDAX stock index therefore offers an interesting and diversified exposure to the German stock market.

## Payment notes

### How does the Prémiový dluhový cenný papír DivDAX EXPRESS work?

- The payout of yields and nominal value of the Premium Bond depends on the trend of the DivDAX stock index.
- The initial value (see Note 2) of the index shall be fixed on 21 September 2018.
- The Premium Bond can automatically be paid out early once a year for the period of its duration, if the index value at the observation date equals or shall be higher than the comparative value at the relevant observation date.
- If the condition of the automatic early repayment is not met, the Premium Bond continues to the next annual date of possible automatic early repayment.
- If the Premium Bond is automatically repaid early, the investor shall receive its nominal value and a yield of 4.2% (see Note 1) for each year which passed as of the issue date.

#### Example – see the leaflet

- The barrier for payout of the Premium Bond nominal value at its due date is fixed at 50% of the fixed initial value (see Note 2) of the DivDAX stock index.
- If the automatic early repayment is not made and at the date of fixing the closing value of the index its value does not fall below the barrier level for payout of the Premium Bond nominal value as at its maturity date, the nominal value of the Premium Bond and a yield of  $5 \times 4.2\%$ , i.e. 21% (see Note 1) shall be paid out at the maturity date.
- If the automatic early repayment is not made and at the date of fixing the closing value of the index its value falls below the barrier level for payout of the Premium Bond nominal value as at its maturity date, 100% of the nominal value of the Prémiový dluhový cenný papír DivDAX EXPRESS reduced by the index loss

(index loss shall be calculated by comparing its initial and closing value) shall be paid out at the maturity date). The investor shall lose more than 50% of the investment and the yield shall not be paid out.

**Example - see the leaflet**

#### Settlement

- The Premium Bond maturity date is 27 September 2023
- Česká spořitelna pays out the yield and the nominal value
- It takes three working days to settle the buying and selling of the Premium Bond

#### Secondary market

- Minimum purchased quantity: 1 piece
- Price at subscription: 100%, free of charge
- Liquidity: daily, according to Česká spořitelna Exchange Rate List
- The Premium Bond can be sold even prior to the maturity date for the price in the current Česká spořitelna Exchange Rate List which you will find here at the Investment Centre/Exchange Rate Lists

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*Note 1: Any yields from the Premium Bond are paid out in a lump sum at its automatic early or regular maturity date, the consolidated interest is not claimed.*  
*Note 2: The initial value will be calculated by DivDAX index provider based on the closing prices of the underlying assets on 21 September 2018.*  
*Note 3: Product risk weight is on a scale of 1 to 7, from a potentially lower risk and yield of 1 to a potentially higher risk and yield of 7 assuming that you will keep the product until the maturity date. The actual risk may differ substantially if there is an early return on the investment.*

# Underlying

## Underlying

## Next Steps

### Know-How

In our know-how area you can find all relevant details on the different types of bonds. The tutorial gives you selected information about the functionality of bonds and assists you in making your investment decision. In our glossary we explain the most important keywords and within the FAQ section you can find answers to the most common questions concerning this topic.

[➤ Go to Know-How](#)

### Downloads & links

[Yield Calculator](#)



### Disclaimer

In the period before maturity, the bond price can fluctuate above and below the bond face value depending on the development of the interest rate and underlying asset. A bond can be sold even before the maturity date, for the price pursuant to the pricelist of the issuer. Our consultants will give you detail information on the advantages and risks of investment in bonds. The information sources used are generally regarded as reliable, although Česká spořitelna and Erste Group Bank AG cannot guarantee the correctness and completeness of the information contained therein. The aim of this web page is to give information on the services and products contained therein; it is not a binding proposal establishing any rights and obligations for participants. All information you can find here is of informative nature only. Before using the web page for investment, a specialized Česká spořitelna consultant should be consulted.